

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robert Daniel Fisher
Kimberly Grace Fisher
Debtors

Case No. 23-01207-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Nov 14, 2023

User: AutoDocke
Form ID: 318

Page 1 of 3
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Robert Daniel Fisher, Kimberly Grace Fisher, 1992 Hunterstown Hampton Road, New Oxford, PA 17350-9644
5544709	Bruce D. Klaskin DO, P. O. Box 175, Northumberland, PA 17857-0175
5544713	CBY Professional Services, 33 S Duke Street, York, PA 17401-1401
5544718	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court; Columbia Gas, P. O. Box 742537, Cincinnati, OH 45274-2537
5544711	+ Caro Federal Credit Un, 4480 Rosewood Drive, Columbia, SC 29209-2629
5544712	+ Carolina FCU, 4480 Rosewood Drive, Columbia, SC 29209-2629
5544715	+ Cherry Tree Foot and Ankle, 798 Cherry Tree Court, Hanover, PA 17331-7901
5568453	+ Gettysburg Eye Care, 408 E. Middle Street, Gettysburg, PA 17325-1926
5544721	Johns Hopkins Medicine, P. O. Box 417714, Boston, MA 02241-7714
5544725	+ LNV Funding, P. O. Box 1269, Atlanta, GA 30301-1269
5544726	+ Magisterial District 19-3-06, 4824 Walter's Hatchery Road, Spring Grove, PA 17362-7416
5544727	+ McGlaughlin's Refrigeration, 380 Blacksmith Shop Road, Gettysburg, PA 17325-8792
5544733	+ North Carroll Dental, 2113 Hanover Pike, Hampstead, MD 21074-1319
5544734	+ Owings Energy, 2185 Richardson Road, Westminster, MD 21158-2703
5544735	+ Palisades Collection LLC, 4660 Trindle Road, Camp Hill, PA 17011-5610
5544736	+ Paul F. D'Emilio, Esquire, 905 W. Sprout Road, Suite 105, Springfield, PA 19064-1254
5544742	Revlon Solutions Inc., PO Box 163279, Columbus, OH 43216-3279
5544743	+ Scott & Associates, PC., Michael A. Carrucoli, 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237
5544745	State Farm Ins. Subrogee of, Rodney Kimball, 113 E. Washington St DTB 8, Bloomington, IL 61701
5544752	WellSpan Health, P. O. Box 15119, York, PA 17405-7119

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5544708	+ Email/Text: bk@avant.com	Nov 14 2023 18:52:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
5544710	+ EDI: CAPITALONE.COM	Nov 14 2023 23:44:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5544716	+ EDI: CITICORP.COM	Nov 14 2023 23:44:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5544717	+ Email/Text: mediamanagers@clientservices.com	Nov 14 2023 18:52:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
5544719	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 14 2023 18:50:18	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5568452	^ MEBN	Nov 14 2023 18:43:12	Delaware Dept. of Transp., P O Box 697, Dover, DE 19903-0697
5544720	EDI: IRS.COM		

5544714	EDI: JPMORGANCHASE	Nov 14 2023 23:44:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
5544722	+ Email/Text: cs.bankruptcy@jmcbiz.com	Nov 14 2023 23:44:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
5544723	Email/Text: Deborah@keystonecredit.net	Nov 14 2023 18:52:00	Joseph, Mann & Creed, 8948 Canyon Falls Blvd., Suite 200, Twinsburg, OH 44087-1900
5544724	+ Email/Text: PBNCNotifications@perituservices.com	Nov 14 2023 18:52:00	Keystone Credit Services, LLC, 664 Furnace Hills Pike, Lititz, PA 17543
5568454	Email/Text: mdtaoag@mdta.state.md.us	Nov 14 2023 18:52:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5544728	Email/Text: BankruptcyEast@firstenergycorp.com	Nov 14 2023 18:52:00	MD Transportation Authority, P O Box 12853, Philadelphia, PA 19176-0853
5544732	Email/Text: bankruptcy@nccva.com	Nov 14 2023 18:52:00	Met Ed, P. O. Box 16001, Reading, PA 19612-6001
5544729	+ Email/Text: Bankruptcies@nragroup.com	Nov 14 2023 18:52:00	NCC, P. O. Box 9156, Alexandria, VA 22304-0156
5544730	+ EDI: NFCU.COM	Nov 14 2023 23:44:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5544731	EDI: NFCU.COM	Nov 14 2023 23:44:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
5568455	^ MEBN	Nov 14 2023 18:43:05	Navy Federal Credit Union, P. O. Box 3500, Merrifield, VA 22119-3500
5544737	EDI: PENNDEPTREV	Nov 14 2023 23:44:00	PA Turnpike, P O Box 645631, Pittsburg, PA 15264-5254
5544737	Email/Text: RVSVBCICNOTICE1@state.pa.us	Nov 14 2023 18:52:00	Pennsylvania Department of Revenue, P O Box 280946, Harrisburg, PA 17128-0946
5544970	EDI: PENNDEPTREV	Nov 14 2023 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5544970	Email/Text: RVSVBCICNOTICE1@state.pa.us	Nov 14 2023 18:52:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5544738	+ Email/PDF: ebnotices@pnmac.com	Nov 14 2023 18:50:17	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
5544739	^ MEBN	Nov 14 2023 18:42:52	Quest Diagnostics, P. O. Box 9000, South Windsor, CT 06074-9000
5544740	+ Email/Text: ngisupport@radiusgs.com	Nov 14 2023 18:52:00	Radius Global Solutions, LLC, 7831 Glenroy Road Suite 250-A, Minneapolis, MN 55439-3132
5544741	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 14 2023 18:50:31	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5544744	+ Email/Text: EZLaunch@lsc.net	Nov 14 2023 18:52:00	Services Cu, 1807 W Diehl Rd, Naperville, IL 60563-1890
5544746	+ EDI: RMSC.COM	Nov 14 2023 23:44:00	Syncb/Harbor Freight, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5544747	+ EDI: RMSC.COM	Nov 14 2023 23:44:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5544748	EDI: AISTMBL.COM	Nov 14 2023 23:44:00	TMobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015-3410
5544749	+ EDI: CITICORP.COM		

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5544750	Email/Text: bankruptcynotice@unifininc.com	Nov 14 2023 23:44:00	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 6497, Sioux Falls, SD 57117-6497
5544751	Email/Text: BankruptcyNotice@upmc.edu	Nov 14 2023 18:52:00	Unifin, Inc., PO Box 4519, Skokie, IL 60076-4519
		Nov 14 2023 18:52:00	UPMC, 200 Lothrop Street, Pittsburgh, PA 15213-2582

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2023 at the address(es) listed below:

Name	Email Address
Lawrence V. Young	lyoung@cgalaw.com pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Michael Patrick Farrington	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmllawgroup.com
Nicholas G. Platt	on behalf of Debtor 1 Robert Daniel Fisher ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 2 Kimberly Grace Fisher ngp@mooney4law.com plattnr61895@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Robert Daniel Fisher**
First Name Middle Name Last Name
Debtor 2 **Kimberly Grace Fisher**
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **1:23-bk-01207-HWV**

Social Security number or ITIN xxx-xx-9094

EIN _____

Social Security number or ITIN xxx-xx-6418

EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert Daniel Fisher

Kimberly Grace Fisher

By the
court:

11/14/23



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.